

# INSURANCE CHANGES

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## INSURANCE CHANGES FOR THE 2004-2005 YEAR

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### PEEHIP Hospital Medical Plan

Hospital and Medical Claims Administered by Blue Cross Blue Shield of Alabama  
Prescription Drug Claims Administered by Express Scripts, Inc.

**The Public Education Employee's Health Insurance Board approved for Express Scripts, Inc., to administer the prescription drug benefit for PEEHIP beginning October 1, 2004.** Express Scripts is one of the nation's leading prescription benefit managers and administers prescription plans to more than 50 million Americans.

The switch to Express Scripts will **not** cause any change in your co-payments or deductibles, but your pharmacist will need to file all drug claims incurred on or after October 1, 2004, with Express Scripts. You will be able to fill your prescriptions at any participating pharmacy and receive the same excellent benefits you are accustomed to receiving. **There is no mail order benefit with the PEEHIP pharmacy plan.**

Beginning October 1, 2004, all members enrolled in the PEEHIP hospital medical plan will receive a new identification card that will have a new contract number. You must show your new ID card to your providers for claims to be processed correctly. To protect your privacy, your new ID card will no longer have your Social Security number as the contract number. Each PEEHIP member will be assigned a Personal Identification Number to be used for insurance claims.

Beginning October 1, 2004, the premium rates for members on COBRA or on a Leave of Absence will change. The monthly individual premium will be \$311.00 and the monthly family rate will be \$724.00.

### HealthSpring of Alabama HMO

HealthSpring of Alabama has the following benefit **changes** for the new contract year beginning October 1, 2004.

Office Visit:	\$20 co-pay
Vision Exam:	\$20 co-pay
Hearing Exam:	\$20 co-pay
Chiropractic:	\$20 co-pay (limited to 12 visits per calendar year)
Prescription Drugs:	
Generic (No change)	\$10 co-pay
Preferred Brand name (No change)	\$20 co-pay
Non-Preferred brand (all 30 day supply)	<b>\$45 co-pay</b>
Member limit per year (No change)	\$2,500
Family limit per year (No change)	\$5000

**No dental or orthodontia coverage beginning October 1, 2004.**

## VIVA Health HMO Plan

Viva Health has the following benefit **changes** for the new contract year beginning October 1, 2004:

**Member is not required to obtain a referral from a primary care physician to use a participating specialist.**

Office Visit:	\$20 co-pay
Specialty Care:	\$35 co-pay
Vision Exam (per visit):	\$35 co-pay
Hospital Per Admission:	\$300 co-pay
Outpatient Care:	\$100 co-pay
Maternity Hospitalization:	\$300 co-pay
Emergency Room:	\$75 co-pay
Dental Benefits:	
Maximum dental benefit	\$500 per calendar year
UCR for Type III	
Major Services	25% coverage
Chiropractic Services:	\$35 co-pay
Prescription Drugs:	
Generic	\$12 co-pay
Preferred Brand Name	\$25 co-pay
Non-Preferred Brand	\$45 co-pay
Self-administered injectibles,	
bio-technical and biological drugs	90% coverage
Mental Nervous Drugs	50% coverage
	subject to above co-pays
Member limit per calendar year (No change)	\$2,500

Eliminated the \$200 wellness benefit

Eliminated the \$100 employee only benefit for glasses or contact lenses.

## Southland National Insurance Corporation

No benefit changes for the new contract year beginning October 1, 2004.

All members enrolled in any of the optional plans administered by Southland National will receive a new identification card that will have a new contract number. To protect your privacy, your new ID card will no longer have your Social Security number as the contract number. Each PEEHIP member will be assigned a Personal Identification Number to be used for insurance claims.

## **INSURANCE CHANGES FOR THE 2003 – 2004 YEAR**

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### **PEEHIP Hospital Medical Plan (Administered by Blue Cross and Blue Shield)**

The Public Education Employees' Health Insurance Board approved several benefit changes to the Hospital Medical Plan effective October 1, 2003. These changes were necessary to keep the program sound and properly funded.

The changes are as follows:

The co-payments for the prescription drug plan will change to:

- \$10.00 Co-payment for Generic drugs
- \$20.00 Co-payment for Preferred Brand drugs
- \$40.00 Co-payment for Non-Preferred Brand drugs

Medicare eligible retirees will be required to pay up to \$20.00 for physician visits.

The PEEHIP Board has expanded the Statewide Wellness Program administered by the Alabama Department of Public Health. Members and dependents covered by the PEEHIP Hospital Medical Plan, HMO or optional plans will continue to receive health screenings by the Department of Public Health nurses at different sites during the year. Beginning October 1, 2003, the health screenings will also include coverage for the influenza vaccine with no co-payment. For information regarding the PEEHIP Wellness Program, you may contact the Alabama Department of Public Health at (334) 206-5583 or 1-800-252-1818.

### **HealthSpring of Alabama HMO**

HealthSpring of Alabama has the following benefit changes for the new contract year beginning October 1, 2003.

Hospital/per admission:	\$200 co-pay
Outpatient care:	\$50 co-pay
Emergency Room:	\$50 co-pay
Durable Medical Equipment:	\$5,000 maximum per contract year
Prescription Drugs:	
Generic	\$10 co-pay
Preferred Brand name	\$20 co-pay
Non-Preferred brand (all 30 day supply)	\$30 co-pay
Member limit per year	\$2,500
Family limit per year	\$5,000

## **Southland National Insurance Corporation**

No benefit changes for the new contract year beginning October 1, 2003.

### **VIVA Health HMO Plan**

No benefit changes for the new contract year beginning October 1, 2003.

Members can use any dentist beginning October 1, 2003.